

Enrollment and Change

For State of Iowa Retirees



2021 Retiree Enrollment and Change Period October 15-December 7, 2020



The 2021 Enrollment and Change period for State of Iowa retirees is October 15-December 7, 2020

Making informed choices about your health insurance coverage can be complicated. To simplify the process and help you make the best health care decisions possible, the benefits team has compiled this booklet. Information is also available on the DAS 2021 retiree

Enrollment and Change webpage at

**[https://das.iowa.gov/human-resources/employee-and-retiree-benefits/
2021-retiree-enrollment-and-change-period](https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2021-retiree-enrollment-and-change-period)**

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Before You Get Started

The Enrollment and Change period is your opportunity to review benefit options and choose the coverage best suited to you for 2021. Please read the information in this booklet carefully. It contains details about available health insurance plan options, costs, and presentation schedules.

- If you do not want to make any changes to your HEALTH COVERAGE for 2021, you do not need to take action - your options will automatically roll over from last year.
- Beginning in 2021, Iowa Choice and National Choice will add a prescription drug tier, for a total of four.
- If you drop your State of Iowa health plan for any reason, you will NOT be able to rejoin at a later date.

Get Added to the Retiree Email List

The Department of Administrative Services (DAS) is creating a database of retiree email addresses, allowing us to send you timely information regarding your benefits. We encourage you to provide your email address to receive important announcements. Please note:

- We will continue to mail Enrollment and Change and other retiree information to your home.
- Your email address will only be used by DAS for business purposes.
- You can unsubscribe from receiving these emails at any time.
- If you want to be added to the mailing list, please send your email address to stateretirees@iowa.gov.

Your Step-by-Step Guide: One-Two-Three

Please read the information in this booklet carefully as the Enrollment and Change period is your only opportunity to review your options and choose the coverage best suited for you and your individual health circumstances.

Follow these steps to guide you through the Enrollment and Change process:

Step One

Review the Plan Options. For your convenience, this booklet has been divided into two sections depending upon your circumstances:

- **Retirees NOT eligible for Medicare.** This information begins on page 7.
- **Medicare-eligible retirees.** Start reading on page 13.

Step Two

Access additional resources, ask questions, and make your decision. See page 22.

Step Three

Proceed to Enrollment Options beginning on page 23.

Step 1 For Retirees NOT Eligible for Medicare

Review the Plan Options

Health Insurance Options (Non-Medicare)

For retirees NOT eligible for Medicare, there is one health care plan with two network options:

- **Iowa Choice** is a Health Maintenance Organization (HMO) offering access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa.
- **National Choice** is a Preferred Provider Organization (PPO) offering access to a large selection of doctors and hospitals in Iowa and across the nation.

Side-by-Side Comparison of Iowa Choice and National Choice

Iowa Choice option		National Choice option	
Wellmark Network	Blue HMO network	Blue PPO network	
Deductible	\$250 single \$500 family	\$250 single \$500 family	
Medical Out-of-Pocket Maximum	\$1,000 Single \$2,000 Family	\$1,000 Single \$2,000 Family	
ACA Preventive Services	Covered at 100%	Covered at 100%	
Professional Office Services			
Office Visit - Primary Care Practitioner (PCP)	\$15 copay	\$15 copay	
Office Visit - Specialist	\$30 copay	\$30 copay	
Office Visit - Other Providers	\$15 copay	\$15 copay	
Routine Eye Exam	\$30 copay	\$30 copay	
Routine Hearing Exam	\$30 copay	\$30 copay	
Surgery, Radiology & Pathology (office)	\$15 copay (PCP) \$30 copay (Specialist)	\$15 copay (PCP) \$30 copay (Specialist)	
Telehealth (Doctor on Demand)	\$10 copay	\$10 copay	
Hospital Services		Network	Non-network
Inpatient Hospital Services	10% after deductible	10% after deductible	20% after deductible
Outpatient Hospital Services	10% after deductible	10% after deductible	20% after deductible
Ambulatory Surgical Center	10% after deductible	10% after deductible	20% after deductible
Outpatient Diagnostic Lab, Radiology	10% after deductible	10% after deductible	20% after deductible
Outpatient Therapy Services	10% after deductible	10% after deductible	20% after deductible
Emergency Care		Network	Non-network
Ambulance	10% after deductible	10% after deductible	20% after deductible
Urgent Care Center	\$15 copay	\$15 copay	
Hospital Emergency Room	\$100 copayment; waived if admitted	\$100 copayment; waived if admitted	
Behavioral Health Services		Network	Non-network
Office visit	\$15 copay	\$15 copay	
Inpatient /outpatient mental health and substance abuse treatment	10% after deductible	10% after deductible	20% after deductible

Prescription Drug Coverage (Blue Rx Complete Formulary)

	Retail 30-day supply	Retail 90-day supply	Mail Order 90-day supply
Quantity			
Tier 1	\$10 copay	\$30 copay	\$20 copay
Tier 2	\$25 copay	\$75 copay	\$50 copay
Tier 3	\$50 copay	\$150 copay	\$100 copay
Tier 4	\$75 copay	\$225 copay	\$150 copay
Specialty Drugs	\$100 (Preferred)/\$200 (Non-Preferred)		
Pharmacy Out-of-Pocket Maximum	Single \$5,850 / Family \$11,700		

Your Non-Medicare Options and the Sick Leave Insurance Program (SLIP)

SLIP offers eligible State retirees the option of using the value of their unused sick leave balance to pay the State's share of their group health insurance premiums until they become Medicare-eligible.

While using SLIP, the retiree will still pay the same share of the premium an active State employee pays. Retirees can continue to use their SLIP account until the funds are exhausted or until they become eligible for Medicare (usually at Age 65).

You will receive a letter from DAS when you are a few months away from exhausting your SLIP account, turning age 65, or if your dependent is turning age 65.

2021 Retiree Health Premiums (Non-Medicare)

Direct Bill Premiums		
	Single	Family
Iowa Choice	\$769.00	\$1,804.00
National Choice	\$845.00	\$1,966.00

Sick Leave Insurance Program (SLIP)			
	Total Premium	SLIP Contribution	Retiree SLIP Contribution
Iowa Choice			
Single	\$769.00	\$715.00	\$54.00
Family before Medicare	\$1,804.00	\$1,624.00	\$180.00
National Choice			
Single	\$845.00	\$715.00	\$130.00
Family before Medicare	\$1,966.00	\$1,624.00	\$342.00

Premium Savings for SLIP Retirees with a Medicare-Eligible Dependent

If your dependent is Medicare-eligible and you have enrolled them under your Iowa Choice or National Choice plan, you have the option of coordinating pharmacy benefits with Iowa Group MedicareBlue Rx, a Medicare Part D plan. **This allows Wellmark to lower their health plan premium.** Please see the “For Medicare-Eligible Retirees” section beginning on page 13 for further information.

Sick Leave Insurance Program (SLIP) with a Medicare-Eligible Dependent					
	Total Premium	SLIP Contribution	Retiree SLIP Contribution	Iowa Group MedicareBlue Rx	Total Retiree Cost
Iowa Choice					
Spouse enrolled in MedicareBlue Rx	\$1,046.00	\$1,046.00	\$0.00	\$98.90	\$98.90
Spouse NOT enrolled in MedicareBlue Rx	\$1,814.00	\$1,624.00	\$190.00	--	\$190.00
	Total Premium	SLIP Contribution	Retiree SLIP Contribution	Iowa Group MedicareBlue Rx	Total Retiree Cost
National Choice					
Spouse enrolled in MedicareBlue Rx	\$1,148.00	\$1,148.00	\$0.00	\$98.90	\$98.90
Spouse not enrolled in MedicareBlue Rx	\$1,996.00	\$1,624.00	\$372.00	--	\$372.00

Monthly Savings With Iowa Group MedicareBlue Rx		
Single Plan	Iowa Choice	National Choice
Without Iowa Group MedicareBlue Rx	\$851.00	\$938.00
With Iowa Group MedicareBlue Rx	\$409.00	\$450.00
Monthly Cost - Iowa Group MedicareBlue Rx	\$98.90	\$98.90
Savings Per Month with Iowa Group MedicareBlue Rx	\$343.10	\$389.10

Overview of Iowa Group MedicareBlue Rx Benefits

Monthly Plan Premium - Iowa Group MedicareBlue Rx	\$98.90 (2021)	
Deductible	\$0	
Drug Level	30-Day Supply	90-Day Supply (network pharmacy or mail order)
Tier 1: Preferred Generic	\$5	\$10
Tier 2: Non-Preferred Generic	\$10	\$20
Tier 3: Preferred Brand	20%	20%
Tier 4: Non-Preferred	45%	45%
Tier 5: Specialty	33%	33%
Coverage Gap Begins when members total drug costs for the year reach \$4,020	Tier 1: \$5 copay Tier 2: \$10 copay Generic: 25% of plan cost Brand-name: 25% of plan cost	
Catastrophic Coverage Amount a member pays for a 30-day supply after a member paid \$6,350 in out-of-pocket prescription drug costs.	Member pays the greater of \$3.60 copay for generic (including brand drugs treated as generic) and \$8.95 copay for all other covered drugs; or 5% coinsurance	
Network	Standard Network	
Supplemental Coverage (coverage for drugs that are excluded from the Medicare Part D program)	None	

Iowa Group MedicareBlue Rx Drug List/Formulary

Iowa Group MedicareBlue Rx covers more than 3,000 prescription drugs. The drug list includes five drug tiers, and generally, drugs on Tier 1 will be the least expensive while drugs on Tier 5 will be the most expensive.

To find out what tier your prescriptions are on, visit

https://www.yourmedicareolutions.com/sites/default/files/2020_GrpFormulary_5Tier-508.pdf.

You may also view the medication formulary on the DAS 2021 Retiree Enrollment and Change webpages at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2021-retiree-enrollment-and-change-period>.

How To Determine Your Drug Cost in Tiers 3 - 5

Gather the Information you will need:

- Name of your drug
- Dosage amount you take of your drug
- How do you take your drug? For example, is your drug in a pill form? Or is it injectable?
- Name of your doctor

Once you have this information, follow these steps to get an *estimate* of your drug costs:

1. Access the group formulary to find out which tier your drug is in.
2. Call Group MedicareBlue Rx Customer Service at 877-838-38287 and refer to the State of Iowa Group 38073.3. Tell Group MedicareBlue Rx Customer Service to run a trial claim to find out your drug costs.

****Please note that this is only an estimate and the costs may change once you are enrolled.**

Mail Order is also available. For a 90-day supply of medications, you will pay the amount of two copays on Tier 1 and Tier 2. For prescriptions on Tiers 3, 4, and 5, it is the full copay amount.

Step 1 For Medicare-Eligible Retirees Only

Review the Plan Options

SHIIP is an Excellent Resource for Information Regarding Medicare

The Seniors' Health Insurance Information Program (SHIIP) counsels Medicare beneficiaries and caregivers about Medicare, Medicare supplements, Medicare Advantage, Medicare Part D, and long-term care insurance. It is a free, objective, and confidential service of the State of Iowa designed to help Iowans make informed decisions regarding Medicare and other health coverage.

To schedule an appointment with a SHIIP counselor, call 600-351-4664 or visit www.shiip.iowa.gov.

Health Insurance Options for Medicare-Eligible Retirees

- **Iowa Choice** offers access to a large selection of doctors and hospitals in Iowa and in counties sharing a border with Iowa.
- **National Choice** offers access to a large selection of doctors and hospitals in Iowa and across the nation.
- **Group Program F**, a State of Iowa retiree group plan identical to Medicare Supplement Plan F. See pages 17-19 for more information on Group Program F.
- **Group Program N**, a State of Iowa retiree group plan identical to Medicare Supplement Plan N. See page 17-19 for more information on Group Program N.

For monthly premium pricing, see pages 19-21. Medicare will release details related to benefit design (such as deductibles and copays) later this fall.

Side-by-Side Comparison of Iowa Choice and National Choice

Iowa Choice option		National Choice option	
Wellmark Network	Blue HMO network	Blue PPO network	
Deductible	\$250 single \$500 family	\$250 single \$500 family	
Medical Out-of-Pocket Maximum	\$1,000 Single \$2,000 Family	\$1,000 Single \$2,000 Family	
ACA Preventive Services	Covered at 100%	Covered at 100%	
Professional Office Services			
Office Visit - Primary Care Practitioner (PCP)	\$15 copay	\$15 copay	
Office Visit - Specialist	\$30 copay	\$30 copay	
Office Visit - Other Providers	\$15 copay	\$15 copay	
Routine Eye Exam	\$30 copay	\$30 copay	
Routine Hearing Exam	\$30 copay	\$30 copay	
Surgery, Radiology & Pathology (office)	\$15 copay (PCP) \$30 copay (Specialist)	\$15 copay (PCP) \$30 copay (Specialist)	
Telehealth (Doctor on Demand)	\$10 copay	\$10 copay	
Hospital Services		Network	Non-network
Inpatient Hospital Services	10% after deductible	10% after deductible	20% after deductible
Outpatient Hospital Services	10% after deductible	10% after deductible	20% after deductible
Ambulatory Surgical Center	10% after deductible	10% after deductible	20% after deductible
Outpatient Diagnostic Lab, Radiology	10% after deductible	10% after deductible	20% after deductible
Outpatient Therapy Services	10% after deductible	10% after deductible	20% after deductible
Emergency Care		Network	Non-network
Ambulance	10% after deductible	10% after deductible	20% after deductible
Urgent Care Center	\$15 copay	\$15 copay	
Hospital Emergency Room	\$100 copayment; waived if admitted	\$100 copayment; waived if admitted	
Behavioral Health Services		Network	Non-network
Office visit	\$15 copay	\$15 copay	
Inpatient /outpatient mental health and substance abuse treatment	10% after deductible	10% after deductible	20% after deductible

Prescription Drug Coverage (Blue Rx Complete Formulary)

	Retail 30-day supply	Retail 90-day supply	Mail Order 90-day supply
Quantity			
Tier 1	\$10 copay	\$30 copay	\$20 copay
Tier 2	\$25 copay	\$75 copay	\$50 copay
Tier 3	\$50 copay	\$150 copay	\$100 copay
Tier 4	\$75 copay	\$225 copay	\$150 copay
Specialty Drugs	\$100 (Preferred)/\$200 (Non-Preferred)		
Pharmacy Out-of-Pocket Maximum	Single \$5,850 / Family \$11,700		

Medicare and the Iowa Choice/National Choice Options Explained

You may continue your State-sponsored health coverage when you become eligible for Medicare, but you still need to sign up for Medicare. Please note: If you become Medicare-eligible prior to age 65, you will need to notify DAS-HRE.

- Medicare will provide your primary health insurance coverage.
- After Medicare pays, your Iowa Choice or National Choice State option pays the remaining covered costs.
- If you have dependents on your insurance who are not eligible for Medicare, Wellmark will continue to be their primary coverage.
- The benefit design of both Iowa Choice and National Choice do not change as a result of your retirement.

Iowa Group MedicareBlue Rx with Iowa Choice or National Choice

If you are eligible for Medicare and choose Iowa Choice or National Choice, you can **significantly reduce your Wellmark premium** for either option by enrolling in Iowa Group MedicareBlue Rx.

Iowa Group MedicareBlue Rx and Wellmark will work together for your prescription needs. Enrollment in the Iowa Group MedicareBlue Rx plan significantly reduces the amount Wellmark pays for prescription drug coverage. These savings are passed along to you in the form of lower premiums for your Iowa Choice or National Choice health coverage.

Additional information regarding Iowa Group MedicareBlue Rx:

- The Iowa Group MedicareBlue Rx plan was created specifically for State of Iowa retirees.
- **Iowa Group MedicareBlue Rx is the only Medicare Part D plan which will lower your health insurance premiums.**
- **If you drop the Iowa Group MedicareBlue Rx plan and purchase another Medicare Part D plan, you will pay the higher Wellmark premium.**

Monthly Savings With Iowa Group MedicareBlue Rx		
Single	Iowa Choice	National Choice
Without Iowa Group MedicareBlue Rx	\$851.00	\$938.00
With Iowa Group MedicareBlue Rx	\$409.00	\$450.00
Monthly Cost - Iowa Group MedicareBlue Rx	\$98.90	\$98.90
Savings Per Month with Iowa Group MedicareBlue Rx	\$343.10	\$389.10

Family (assumes State retiree and dependent are both Medicare-eligible)	Iowa Choice	National Choice
Without Iowa Group MedicareBlue Rx	\$1,814.00	\$1,996.00
With Iowa Group MedicareBlue Rx	\$1,046.00	\$1,148.00
Monthly Cost - Iowa Group MedicareBlue Rx	\$197.80	\$197.80
Savings Per Month with Iowa Group MedicareBlue Rx	\$570.20	\$650.20

Overview of Iowa Group MedicareBlue Rx Benefits

Monthly Plan Premium - Iowa Group MedicareBlue Rx	\$98.90 (2021)	
Deductible	\$0	
Drug Level	30-Day Supply	90-Day Supply (network pharmacy or mail order)
Tier 1: Preferred Generic	\$5	\$10
Tier 2: Non-Preferred Generic	\$10	\$20
Tier 3: Preferred Brand	20%	20%
Tier 4: Non-Preferred	45%	45%
Tier 5: Specialty	33%	33%
Coverage Gap Begins when members total drug costs for the year reach \$4,020	Tier 1: \$5 copay Tier 2: \$10 copay Generic: 25% of plan cost Brand-name: 25% of plan cost	
Catastrophic Coverage Amount a member pays for a 30-day supply after a member paid \$6,350 in out-of-pocket prescription drug costs.	Member pays the greater of \$3.60 copay for generic (including brand drugs treated as generic) and \$8.95 copay for all other covered drugs; or 5% coinsurance	

Network	Standard Network
Supplemental Coverage (coverage for drugs that are excluded from the Medicare Part D program)	None

Iowa Group MedicareBlue Rx Drug List/Formulary

Iowa Group MedicareBlue Rx covers more than 3,000 prescription drugs. The drug list includes five drug tiers, and generally, drugs on Tier 1 will be the least expensive while drugs on Tier 5 will be the most expensive.

To find out which tier your prescriptions are in, visit

https://www.yourmedicareolutions.com/sites/default/files/2020_GrpFormulary_5Tier-508.pdf.

You may also view the formulary on the DAS 2020 Retiree Enrollment and Change webpages at

<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2021-retiree-enrollment-and-change-period>.

How To Determine Your Drug Cost in Tiers 3 - 5

Gather the Information you will need:

- Name of your drug
- Dosage amount you take of your drug
- How do you take your drug? For example, is your drug in a pill form? Or is it injectable?
- Name of your doctor

Once you have this information, follow these steps to get an *estimate* of your drug costs:

3. Access the group formulary to find out which tier your drug is on.
4. Call Group MedicareBlue Rx Customer Service at 877-838-38287 and refer to the State of Iowa Group 38073.3. Tell Group MedicareBlue Rx Customer Service to run a trial claim to find out your drug costs.

****Please note that this is only an estimate and the costs may change once you are enrolled.**

Mail Order is also available. For a 90-day supply of medications, you will pay the amount of two copays on Tier 1 and Tier 2. For prescriptions on Tiers 3, 4, and 5, it is the full copay amount.

Group Program F and Group Program N Explained

Iowa's Group Program F and Group Program N (State of Iowa retiree group plans) are identical to the Medicare Supplement Plan F and Plan N you can purchase individually.

Group Program F and Group Program N only cover Medicare-eligible expenses. As long as Medicare covers the service, it will be covered by Group Program F or Group Program N.

Eligibility for Group Program F and Group Program N

You are eligible to enroll in the State of Iowa's Group Program F and Group Program N if:

- You are eligible for Medicare.
- Your dependent is also eligible for Medicare. This means you **may not** elect Group Program F or Group Program N and also enroll your dependent in Iowa Choice or National Choice single coverage.

Group Program F and Program N are only available as single contracts. Therefore, you and your dependent may choose to:

- Both enroll in Group Program F.
- Both enroll in Group Program N.
- One enroll in Group Program F and the other enroll in Group Program N.

Group F and N Benefits Overview

The table below shows basic information about the different benefits Group Program F and Group Program N policies cover. If a percentage appears, the program covers the percentage of the benefit for eligible Medicare expenses. You pay the rest.

Comparison of State of Iowa Group Programs F and N		
Benefits	F Pays	N Pays
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%
Medicare Part B coinsurance or copayment	100%	100%*
Blood (first 3 pints)	100%	100%
Part A hospice care coinsurance or copayment	100%	100%
Skilled nursing facility care coinsurance	100%	100%
Part A deductible	100%	100%
Part B deductible	100%	0%
Part B excess charges	100%	0%
Foreign travel emergency (up to plan limits)	80%	80%

*Group Plan N pays 100 percent of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits not resulting in an inpatient admission.

Additional information about Group Program F and Group Program N is available at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2021-retiree-enrollment-and-change-period>.

Pharmacy Coverage With Group Program F or Group Program N

If you are enrolled in Group Program F or Group Program N, you may:

- Maintain coverage with the Iowa Group MedicareBlue Rx, or
- Elect an individual Medicare Prescription Drug Program from an insurance company offering a Medicare Part D program in your state.

Electing an Individual Medicare Prescription Drug Plan

- Submit the Medicare Part D application directly to the insurance company offering the plan.
- Contact MedicareBlue Rx at 877-838-3827 and cancel your coverage in **Iowa Group MedicareBlue Rx (\$5/\$10/20%/45%/33%)**.
- The types of insurance listed below are all considered creditable prescription drug coverage. If you have one of these types of insurance, in most cases, you may not need to enroll in a Medicare Part D plan.
 - Federal Employee Health Benefits (FEHB) Program.
 - Veterans' Benefits.
 - TRICARE (military health benefits).
 - Indian Health Services.

If you elect an Individual Medicare Part D plan for 2021, you can return to Iowa Group MedicareBlue Rx during the next Enrollment and Change period in the fall of 2021 for benefits beginning January 1, 2022.

2021 Retiree Health Premiums (Medicare-Eligible)

Iowa Choice	Total Premium	Iowa Group MedicareBlue Rx	Total Retiree Cost
Single			
Enrolled in Iowa Group MedicareBlue Rx	\$409.00	\$98.90	\$507.90
NOT Enrolled in Iowa Group MedicareBlue Rx	\$851.00	--	\$851.00

Family			
One dependent Medicare-eligible and enrolled in Iowa Group MedicareBlue Rx	\$1,046.00	\$98.90	\$1,144.90
Both dependents Medicare-eligible and enrolled in Iowa Group MedicareBlue Rx	\$1,046.00	\$197.80	\$1,243.80
NOT Enrolled in Iowa Group MedicareBlue Rx	\$1,814.00	--	\$1,814.00

National Choice	Total Premium	MedicareBlue Rx Iowa Premium	Total Retiree Cost
Single			
Enrolled in Iowa Group MedicareBlue Rx	\$938.00	\$98.90	548.90
NOT Enrolled in Iowa Group MedicareBlue Rx	\$938.00	--	\$938.00
Family			
One dependent Medicare-eligible and enrolled in Iowa Group MedicareBlue Rx	\$1,148.00	\$98.90	\$1,246.90
Both dependents Medicare-eligible and enrolled in Iowa Group MedicareBlue Rx	\$1,148.00	\$197.80	\$1,345.80
NOT Enrolled in Iowa Group MedicareBlue Rx	\$1,996.00	--	\$1,996.00

Group Program F and Group Program N (single contract)	Total Premium	MedicareBlue Rx Iowa Premium	Total Retiree Cost
Group Program F and Iowa Group MedicareBlue Rx	\$266.20	\$98.90	\$365.10
Group Program F	\$266.20	--	\$266.20
Group Program N and Iowa Group MedicareBlue Rx	\$175.40	\$98.90	\$274.30
Group Program N	\$175.40		\$175.40

For All Retirees

Step Two: Make Your Decision

There are many factors to consider when choosing your health insurance option for 2021, including plan benefits, premium cost, network options, and prescription drug coverage.

Retiree 2021 Enrollment and Change Presentations

To ensure your safety during the coronavirus pandemic, retiree Enrollment and Change presentations will not be held in person this year. Instead, we are offering 16 online Enrollment and Change presentations. No pre-registration is needed. To attend any meeting, just go to <https://zoom.us/s/95013315954>.

Presentations are scheduled for:

10/19/2020	9:00 - 10:00 a.m.
10/20/2020	1:00 - 2:00 p.m.
10/21/2020	7:00 - 8:00 p.m.
10/22/2020	10:00 - 11:00 a.m.
10/26/2020	9:00 - 10:00 a.m.
10/27/2020	2:00 - 3:00 p.m.
10/28/2020	10:00 - 11:00 a.m.
10/29/2020	7:00 - 8:00 p.m.
11/02/2020	11:00 - Noon
11/04/2020	1:00 - 2:00 p.m.
11/05/2020	7:00 - 8:00 p.m.
11/09/2020	9:00 - 10:00 a.m.
11/10/2020	1:00 - 2:00 p.m.
11/12/2020	10:00 - 11:00 a.m.
11/17/2020	9:00 - 10:00 a.m.
11/19/2020	2:00 - 3:00 p.m.

You are encouraged to attend one of these **online presentations** to help you make informed decisions regarding your health care and ask questions before finalizing your decisions.

Contact Information

Here are several contact numbers you may find useful to address any additional questions:

Wellmark, Blue Cross Blue Shield of Iowa – Customer Service
800-622-0043

Senior Health Insurance Information Program (SHIIP)

SHIIP is an excellent resource in Iowa for information regarding Medicare. It is a free, confidential and objective State of Iowa service designed to help Iowans make informed decisions regarding

Medicare and other health coverage.

To schedule an appointment with a SHIP counselor:

Dallas and Polk counties 515-281-6793

Boone and Story counties 515-357-5000

For assistance in all other counties, call your local SHIP site, call 800-351-4664, or visit www.ship.iowa.gov

Department of Administrative Services – Human Resources Enterprise

stateretirees@iowa.gov 866-895-2464

MedicareBlue Rx – Customer Service

877-838-3827

Step Three: Proceed to Enrollment

Changing Your Health Plan for 2021

If you choose to enroll in a different 2021 retiree health insurance option, the following chart can help you decide if you need to submit a new Wellmark application. Find your current 2020 health plan option on the left and follow across to see what action is required for you to choose a different option for 2021:

Your 2020 Health Plan	2021 Retiree Health Care Options			
	Iowa Choice	National Choice	Group Program F*	Group Program N*
Iowa Choice	No action necessary	Complete a new application	Complete a new application	Complete a new application
National Choice	Complete a new application	No action necessary	Complete a new application	Complete a new application
Group Program F*	Complete a new application	Complete a new application	No action necessary	Complete a new application
Group Program N*	Complete a new application	Complete a new application	Complete a new application	No action necessary

* Eligibility for Group Program F and N Plans requires the State retiree and dependent must both be Medicare-eligible.

Application Information

Wellmark and MedicareBlue RX applications are available by:

- Going online at the DAS 2021 Retiree Enrollment and Change webpage at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/2021-retiree-enrollment-and-change-period>.
- Emailing stateretirees@iowa.gov. The application will be emailed back to you.
- Contacting the State of Iowa Retiree Benefits Specialist at 866-895-2464.
- Contacting Wellmark Customer Service at 800-622-0043.

DEADLINE: Your application(s) must be postmarked by December 7, 2020.

Send your application to:

Department of Administrative Services, Human Resources Enterprise
ATTN: State Retiree Health Insurance
Hoover Building, Level A
1305 E. Walnut St.
Des Moines, IA 50319

You may also send your applications by fax (515-242-6450) or scan and email them to stateretirees@iowa.gov.

Application Information For Medicare-Eligible Retirees Only

Group Program F and Program N are only available as single contracts.

You and your dependent can choose to:

- Both enroll in Group Program F.
- Both enroll in Group Program N.
- One enroll in Group Program F and the other enroll in Group Program N.

Because Group Program F and Group Program N are only available as single contracts, **your dependent will also need to complete a:**

- Wellmark application, **and**
- A Group MedicareBlue Rx application if choosing the Iowa MedicareBlue Rx plan.

Notice of Creditable Coverage for Medicare-Eligible Retirees

Medicare requires the State to notify Medicare-eligible retirees whether their State prescription drug coverage is Creditable Coverage (meaning it is as good as or better than the standard Medicare prescription drug coverage - Part D.) To avoid paying a penalty or higher premium, keep a copy of the notice on the next three pages should you decide to join a different Medicare Part D drug plan in the future.



Important Notice from the State of Iowa to Medicare Eligible Participants Regarding Your State of Iowa Prescription Drug Coverage and Medicare 2021

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the State of Iowa and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The State of Iowa has determined that the prescription drug coverage offered by the State of Iowa Active Employee and Retired/Disabled Direct Pay Group is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays, and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

State employees: If you decide not to join a Medicare drug plan, your current State of Iowa coverage will not be affected.

State retirees enrolled in Iowa Choice or National Choice: Medicare-eligible retirees may keep Iowa Choice or National Choice coverage with or without enrollment in Part D. Retirees have a voluntary option of coordinating pharmacy benefits with MedicareBluesm Rx. This coordination between Wellmark and MedicareBluesm Rx will result in a reduction (savings) in the Wellmark monthly premium paid by you.

State retirees enrolled in Group Program F or Group Program N: Medicare-eligible retirees may keep the State of Iowa coverage with or without enrollment in the MedicareBluesm Rx.

If you are a State retiree and you drop your current State of Iowa group health insurance coverage altogether, be aware that you and your dependents will not be able to rejoin the State of Iowa group.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the State of Iowa and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage

Please call the contact listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the State of Iowa changes. You also may request a copy of this notice at any time.

For More Information about Your Options under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit <https://www.medicare.gov/>
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at <https://www.ssa.gov/>, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	January 1, 2021
Name of Entity/Sender:	State of Iowa Department of Administrative Services Human Resources Division Benefits Bureau
Contact Office:	Hoover State Office Building, Level A
Address:	1305 E Walnut St, Des Moines, IA 50319-0150
Phone Number:	866-895-2464



**Department of Administrative Services
Human Resources Enterprise
Hoover Building, Level A
1305 E. Walnut St.
Des Moines, IA 50319**